



TheStandardSM
Positively different.

Shelby County Government

**Finalist Presentation
November 3, 2006**

Positively different.SM



Today's Agenda

- Introductions
- Overview of The Standard
- Group Term Life
 - Plan Features
 - Pricing Methodology
- Short Term Disability
 - Plan Features
- Long Term Disability
 - Plan Features
 - Pricing Methodology
 - Alternative Plan Changes
- Services
- Questions and Answers

Introductions

- **Abigail Landt** – Senior Employee Benefits Consultant
- **Michael LaPointe** – National Accounts Consultant

Shelby County's Dedicated National Account Team:

- **Joyce Sims** – Account Manager
- **Sara-Sue Schreiber** – National Accounts Underwriter
- **Elissa Pratt** – Senior Contract Analyst
- **Jeff Mimnaugh** – Supervisor LTD Benefits
- **Erica Hickey** – Supervisor, STD Benefits
- **Juliana Pearson** – Senior Disability Specialist
- **Dan Przybylowski** – Vocational Case Mgr
- **Cathy Clements** – Senior Policy Administration Specialist

Who is The Standard?



- Founded in 1906 in Portland, Oregon
- National Leader in Disability and Life Insurance
- Insured first group client in 1951, which remains in force today
- Became a stock company in 1999 and listed in the Fortune 1000
- Known in the industry for service and integrity

National Accounts

Personalized Service

- 570+ clients with over 7 million employees and \$700 million in annualized premium
- 90% retention of customers
- Cross-functional teams with an average of 10 years of experience
- *Account Consultant* – single point of contact accountable for customer's satisfaction
- *Implementation Analyst* – dedicated to the transition to The Standard



Public Employer Experience

(As of August 31,2006)

| | Public Policies | Covered Employees | Premium |
|-------------------------------|-----------------|-------------------|----------------------|
| Counties | 331 | 340,000 | \$72,640,000 |
| Board of Ed./ School Dist. | 769 | 700,000 | \$97,210,000 |
| Cities | 1,900 | 650,000 | \$128,770,000 |
| States | 24 | 980,000 | \$156,970,000 |
| Safety & Misc. Public | 1,436 | 710,000 | \$150,380,000 |
| Total | 4,460 | 3,380,000 | \$605,970,000 |

Financial Strength

Financial Strength Ratings*

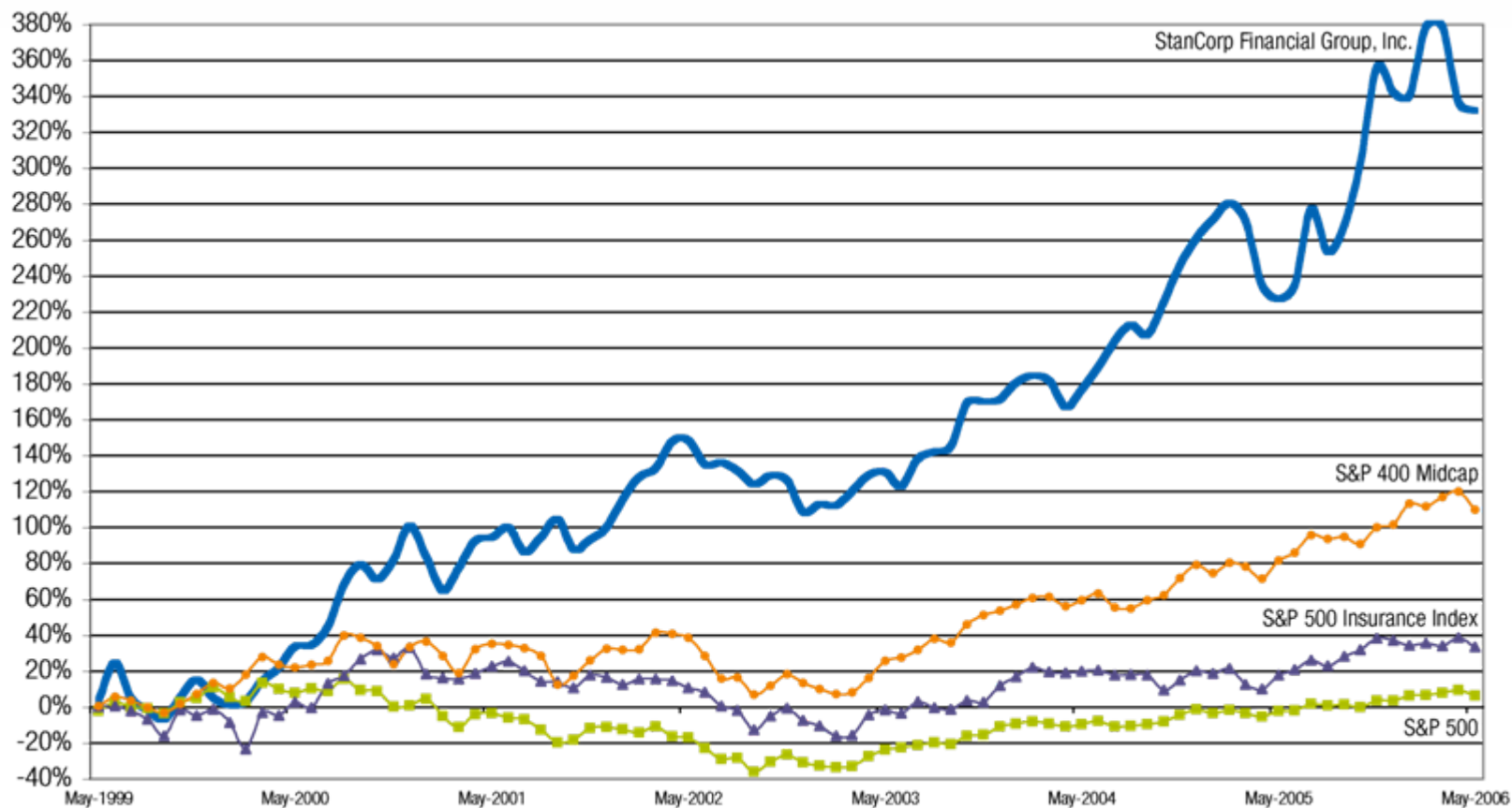
- **A Excellent**
A.M. Best Company
- **AA- Very strong**
Fitch
- **AA- Very Strong**
Standard and Poor's
- **A1 Good**
Moody's



* As of October 1, 2006

Evidence of Success

Total Shareholder return (April 1999 - May 2006)



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